

**Information to identify the case:**

Debtor 1	<u>Tracey L. Sapko</u>	Social Security number or ITIN	<b>xxx-xx-9430</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22107-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracey L. Sapko

10/24/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Tracey L. Sapko  
DebtorCase No. 13-22107-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 3  
Total Noticed: 63

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db  
aty +Tracey L. Sapko, 989 Newell Road, Fayette City, PA 15438-1159  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

13655072 +Apothaker & Associates, PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  
13655073 Arrow Financial Service, 8589 Aero Drive, Suite 600, San Diego, CA 92123  
13655075 +Asset Management Professional, P.O. Box 2824, Woodstock, GA 30188-1386  
13677166 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
13655078 Beneficial., Route 19 Northgate Plaza, Washington, PA 15301  
13655082 +Chromulak & Associates, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538  
13655085 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500  
13655087 +Dyck-O'Neal, Inc., 15301 Spectrum Drive, Suite 450, Addison, TX 75001-6436  
13655089 +Encore Receivable Management, 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330  
13655090 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067)

13638924 +Fayette County Sheriff Office, Courthouse, 61 East Main Street, Uniontown, PA 15401-3514  
13655092 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Sutie 220, Conshohocken, PA 19428-2395  
13655105 +Harrisburg, PA 17128, Patenaude & Felix, A.P.C., 213 East Main Street, Carnegie, PA 15106-2701

13655093 +Hayt, Hayt & Landau, LLC, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003  
13677249 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
13677251 +M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508  
13638925 #+Michelle L. Watson, Esq., 202 1/2 4th Street, Monongahela, PA 15063-2502  
13655101 +National City, One NCC Parkway, Kalamazoo, MI 49009-8003  
13655103 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905  
13655107 +PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
13655106 +Phillips & Cohen Associates, Mail Stop 591, 1002 Justison Street, Wilmington, DE 19801-5148

13655110 +Solomon & Solomon PC, Columbia Circle, P.O. Box 15019, Albany, NY 12212-5019  
13655112 +Tucker Arensberg, PC, Firm # 287, 1500 One PPG Place, Pittsburgh, PA 15222-5416  
13711770 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289

13638927 Weltman, Weinberg & Reis, c/o Matthew Urban, Esq., 1400 Koppers Bldg, 436 Seventh, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:33 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Oct 25 2018 06:23:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067

13664821 EDI: GMACFS.COM Oct 25 2018 06:23:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004

13655070 +EDI: GMACFS.COM Oct 25 2018 06:23:00 Ally Financial, P.O. Box 380901,  
Minneapolis, MN 55438-0901

13655071 +EDI: AMEREXPR.COM Oct 25 2018 06:23:00 American Express, P.O. Box 6618,  
Omaha, NE 68106-0618

13721461 EDI: BECKLEE.COM Oct 25 2018 06:23:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

13655074 +EDI: ACCE.COM Oct 25 2018 06:23:00 Asset Acceptance, P.O. Box 1630,  
Warren, MI 48090-1630

13643215 +EDI: ACCE.COM Oct 25 2018 06:23:00 Asset Acceptance LLC, P.O. Box 2036,  
Warren Mi 48090-2036

13655076 +EDI: ARSN.COM Oct 25 2018 06:23:00 Associated Recovery Systems, P.O. Box 469046,  
Escondido, CA 92046-9046

13655077 EDI: BANKAMER.COM Oct 25 2018 06:23:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886

13655080 EDI: CAPITALONE.COM Oct 25 2018 06:23:00 Capital One Bank., P.O. Box 85520,  
Richmond, VA 23285

13655079 +EDI: CAPITALONE.COM Oct 25 2018 06:23:00 Capital One Bank, P.O. Box 71083,  
Charlotte, NC 28272-1083

13656488 +E-mail/Text: bankruptcy@capvs.com Oct 25 2018 02:42:10 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

13655081 +EDI: CHASE.COM Oct 25 2018 06:23:00 Chase Bank USA, P.O. Box 15298,  
Wilmington, DE 19850-5298

13655083 +EDI: CITICORP.COM Oct 25 2018 06:23:00 Citibank South Dakota NA, P.O. Box 6241,  
Sioux Falls, SD 57117-6241

13655084 +E-mail/Text: abovay@creditmanagementcompany.com Oct 25 2018 02:42:15 Credit Management Co.,  
2121 Noblestown Road, Pittsburgh, PA 15205-3956

13646816 EDI: DISCOVER.COM Oct 25 2018 06:23:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

13655086 +EDI: DISCOVER.COM Oct 25 2018 06:23:00 Discover Financial Svcs, LLC, P.O. Box 15316,  
Wilmington, DE 19850-5316

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 63

Date Rcvd: Oct 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13655091 +EDI: RMSC.COM Oct 25 2018 06:23:00 GE Money Bank, P.O. Box 960061,  
Orlando, FL 32896-0061  
13655095 EDI: HFC.COM Oct 25 2018 06:23:00 HSBC Bank, P.O. Box 15524, Wilmington, DE 19850  
13655094 +EDI: CITICORP.COM Oct 25 2018 06:23:00 Home Depot/Citibank, P.O. Box 6497,  
Sioux Falls, SD 57117-6497  
13655096 +EDI: IRS.COM Oct 25 2018 06:23:00 IRS, Insolvency Unit, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13720234 +EDI: RESURGENT.COM Oct 25 2018 06:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10675, Greenville, SC 29603-0675  
13655098 +EDI: RESURGENT.COM Oct 25 2018 06:23:00 LVNV Funding, LLC, P.O. Box 10497,  
Greenville, SC 29603-0497  
13721171 EDI: RESURGENT.COM Oct 25 2018 06:23:00 LVNV Funding, LLC its successors and assigns as,  
assignee of General Electric Capital, Corporation, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13655097 +EDI: RMSC.COM Oct 25 2018 06:23:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914  
13655099 E-mail/Text: camanagement@mtb.com Oct 25 2018 02:41:10 M&T Bank, P.O. Box 64679,  
Baltimore, MD 21264  
13655100 +EDI: PARALONMEDCREDIT Oct 25 2018 06:23:00 Medcredit, Inc., 13730 South Point Boulevard,  
Charlotte, NC 28273-7715  
13655102 +E-mail/Text: egssupportservices@alorica.com Oct 25 2018 02:42:04  
NCO Financial Systems, Inc., P.O. Box 15894, Wilmington, DE 19850-5894  
13653546 E-mail/Text: BKRMailOps@weltman.com Oct 25 2018 02:42:00 OLD REPUBLIC INSURANCE CO,  
c/o Weltman, Weinberg & Reis, P.O. Box 93784, Cleveland, OH 44101-5784  
13655108 EDI: PRA.COM Oct 25 2018 06:23:00 Portfolio Recovery Associates, 140 Corporate Blvd.,  
Norfolk, VA 23502  
14706120 EDI: PRA.COM Oct 25 2018 06:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
13711022 EDI: PRA.COM Oct 25 2018 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13655989 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:33  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13655109 +E-mail/Text: bankruptcy@proconsrv.com Oct 25 2018 02:41:26 Pro Consulting Services, Inc.,  
P.O. Box 66510, Houston, TX 77266-6510  
13638926 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 25 2018 02:41:51 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
13655104 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946  
cr\* BANK OF AMERICA, N.A., P.O. Box 660933, DALLAS, TX 75266-0933  
13655088 ###+Edwin Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701  
13655111 ###+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
TOTALS: 2, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut  
Form ID: 3180W

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Total Noticed: 63

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Michelle L. Watson on behalf of Debtor Tracey L. Sapko attorneymichellewatson@yahoo.com,  
shellywvu@yahoo.com  
Michelle L. Watson on behalf of Plaintiff Tracey L. Sapko attorneymichellewatson@yahoo.com,  
shellywvu@yahoo.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6